

Fill in this information to identify the case:

Debtor 1 JOANNE M. BALDWIN

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-14716-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 5

Last four digits of any number you 7501
use to identify the debtor's account:

Date of payment change: 12/01/2021
Must be at least 21 days after date of
this notice

New total payment: \$1,457.54
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 541.32 New escrow payment: \$ 529.59

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 JOANNE M. BALDWIN Case number (if known) 18-14716-mdc
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Andrew Spivack
Signature

Date 10/29/2021

Print: Andrew Spivack (84439)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Suite 130
Number Street

Mount Laurel, NJ 08054

City State ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

IN RE: JOANNE M. BALDWIN	Case No. 18-14716-mdc Chapter 13
Freedom Mortgage Corporation, Movant	
vs.	
JOANNE M. BALDWIN, Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on October 28, 2021 to the following:

Service by First-Class mail:
JOANNE M. BALDWIN
513 COLGATE CT
BENSALEM, PA 19020

Service by Electronic means:
Paul H. Young, Debtor's Attorney
Young, Marr, Mallis & Deane, LLC
3554 Hulmeville Rd., Suite 102
Bensalem, PA 19020
support@ymalaw.com

KENNETH E WEST, Bankruptcy Trustee
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

United States Trustee, US Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

/s/ Andrew Spivack

Andrew Spivack

(Bar No. 84439)

Attorney for Creditor

BROCK & SCOTT, PLLC

302 Fellowship Road, Suite 130

Mount Laurel, NJ 08054

Telephone: 844-856-6646 x3017

Facsimile: 704-369-0760

E-Mail: PABKR@brockandscott.com



PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Account Information

Loan Number: [REDACTED]
 Property Address: 513 COLGATE CT
 BENSLEM PA 19020

Statement Date: 10/19/2021
 Current Payment Amount: \$1,469.27

New Payment Amount: \$1,457.54
New Payment Effective Date: 12/01/2021

JOANNE M BALDWIN
 513 COLGATE CT
 BENSLEM PA 19020-8208

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable.

However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$1.40 in your escrow account. Federal law requires that any surplus of \$50.00 or more be returned to the borrower within 30 days from the date of analysis.

However, because your surplus is less than \$50.00, the funds will be retained and credited against future escrow payments.

Projected Minimum Balance	\$816.24
- Required Minimum Balance	\$814.84
Surplus	\$1.40

The required minimum balance is also known as the escrow cushion. The required minimum balance or escrow cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 12/01/2021 payment

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$927.95	\$927.95
Escrow Payment:	\$532.13	\$529.70
Shortage Spread:	\$9.19	\$0.00
Surplus Reduction:	\$0.00	(\$0.11)
Total Payment:	\$1,469.27	\$1,457.54

NOTICE: Freedom Mortgage Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

Because your surplus is less than \$50.00, the funds will be retained and credited against future escrow payments.

PART

2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$2,036.05
Dec 2020	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$2,443.26
Jan 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$2,850.47
Feb 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$3,257.68
Mar 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$3,664.89
Apr 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$4,072.10
Apr 2021	\$0.00	\$974.48	TOWNSHIP TAX	\$3,097.62
May 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$3,504.83
Jun 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$3,912.04
Jul 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$4,319.25
Jul 2021	\$0.00	\$0.00		\$4,319.25
Aug 2021	\$532.13	\$600.00	CONDO H06 INSURANCE	\$4,251.38
Aug 2021	\$0.00	\$124.92	FHA MORTGAGE INSURANCE	\$4,126.46
Aug 2021	\$0.00	\$3,312.04	SCHOOL/ISD TAX	\$814.42
Sep 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$1,221.63
Oct 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$1,628.84
Nov 2021	\$532.13	\$124.92	FHA MORTGAGE INSURANCE	\$2,036.05
Total	\$6,385.56	\$6,385.56		

Actual Activity

Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$1,925.68
Dec 2020	\$541.32	\$124.92		\$2,342.08
Jan 2021	\$541.32	\$124.92		\$2,758.48
Feb 2021	\$541.32	\$124.92		\$3,174.88
Mar 2021	\$541.32	\$124.92		\$3,591.28
Apr 2021	\$541.32	\$974.48		\$3,158.12
Apr 2021	\$0.00	\$124.92	FHA MORTGAGE INSURANCE	\$3,033.20
May 2021	\$541.32	\$124.92		\$3,449.60
Jun 2021	\$541.32	\$124.92		\$3,866.00
Jul 2021	\$541.32	\$124.92 *		\$4,282.40
Jul 2021	\$0.00	\$605.00	CONDO H06 INSURANCE	\$3,677.40
Jul 2021	\$0.00	\$3,309.67	SCHOOL/ISD TAX	\$367.73
Aug 2021	\$541.32	\$124.92 *		\$784.13
Aug 2021	\$0.00	\$0.00		\$784.13
Aug 2021	\$0.00	\$0.00		\$784.13
Sep 2021	\$541.32	\$124.92		\$1,200.53
Oct 2021	\$541.32	\$122.28 *		\$1,619.57
Nov 2021	\$0.00	\$0.00 E		\$1,619.57
Total	\$5,954.52	\$6,260.63		

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on Escrow which is not estimated.

LOAN NUMBER: [REDACTED]

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FREEDOM MORTGAGE®

PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Document

Page 7 of 7

Escrow Account Disclosure Statement

Account Information

Page 2

Loan Number: [REDACTED]
 Property Address: 513 COLGATE CT
 BENSALEM PA 19020

Statement Date: 10/19/2021
 Current Payment Amount: \$1,469.27

New Payment Amount: \$1,457.54
New Payment Effective Date: 12/01/2021

JOANNE M BALDWIN
 513 COLGATE CT
 BENSALEM PA 19020-8208

PART

3

Expected Escrow Payments over the next 12 Months

CONDO H06 INSURANCE	\$605.00	Freedom expects to pay \$6,356.51 over the next 12 months.
FHA MORTGAGE INSURANCE	\$1,467.36	Here's how to calculate your new monthly escrow payment:
SCHOOL/ISD TAX	\$3,309.67	Total Disbursements: \$6,356.51
TOWNSHIP TAX	\$974.48	+ 12 Months: 12
Total Disbursements	\$6,356.51	New Monthly Escrow Payment \$529.70

Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$2,038.61	\$2,037.21
Dec 2021	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$2,446.03	\$2,444.63
Jan 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$2,853.45	\$2,852.05
Feb 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$3,260.87	\$3,259.47
Mar 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$3,668.29	\$3,666.89
Apr 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$4,075.71	\$4,074.31
Apr 2022	\$0.00	\$974.48	TOWNSHIP TAX	\$3,101.23	\$3,099.83
May 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$3,508.65	\$3,507.25
Jun 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$3,916.07	\$3,914.67
Jul 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$4,323.49	\$4,322.09
Aug 2022	\$529.70	\$605.00	CONDO H06 INSURANCE	\$4,248.19	\$4,246.79
Aug 2022	\$0.00	\$122.28	FHA MORTGAGE INSURANCE	\$4,125.91	\$4,124.51
Aug 2022	\$0.00	\$3,309.67	SCHOOL/ISD TAX	\$816.24	\$814.84 *
Sep 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$1,223.66	\$1,222.26
Oct 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$1,631.08	\$1,629.68
Nov 2022	\$529.70	\$122.28	FHA MORTGAGE INSURANCE	\$2,038.50	\$2,037.10
	\$6,356.40	\$6,356.51			

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$1.40. Federal law requires that any surplus of \$50.00 or more be returned to you within 30 days from the date of analysis.

However, because your surplus is less than \$50.00, the funds will be retained and credited against future escrow payments.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.